



Early Journal Content on JSTOR, Free to Anyone in the World

This article is one of nearly 500,000 scholarly works digitized and made freely available to everyone in the world by JSTOR.

Known as the Early Journal Content, this set of works include research articles, news, letters, and other writings published in more than 200 of the oldest leading academic journals. The works date from the mid-seventeenth to the early twentieth centuries.

We encourage people to read and share the Early Journal Content openly and to tell others that this resource exists. People may post this content online or redistribute in any way for non-commercial purposes.

Read more about Early Journal Content at <http://about.jstor.org/participate-jstor/individuals/early-journal-content>.

JSTOR is a digital library of academic journals, books, and primary source objects. JSTOR helps people discover, use, and build upon a wide range of content through a powerful research and teaching platform, and preserves this content for future generations. JSTOR is part of ITHAKA, a not-for-profit organization that also includes Ithaka S+R and Portico. For more information about JSTOR, please contact support@jstor.org.

was not perfect, and defects were especially marked in the rural areas of the states. Such under-registration has the effect of decreasing the death rates and conversely increasing the expectation of life for the areas in question. It is possible that this factor plays a part in the difference noted above between the expectation of life in rural and urban populations.

An excellent beginning has been made. It is to be hoped that the plans for the 1920 federal census will make provision for a continuation of Professor Glover's work and that we may have authentic life tables for the same and additional registration states for 1920. Comparisons with the earlier tables will prove valuable in many ways. They will indicate the progress in life conservation made in the decade; they will throw light on the effectiveness of our several health programs, especially with reference to infant mortality; and they will, perhaps, decide the moot question as to whether the suspected increase in our mortality after 45 is fact or fancy.

LOUIS I. DUBLIN.

Metropolitan Life Insurance Company.

Standards of Health Insurance. By I. M. RUBINOW. (New York: Henry Holt and Company. 1916. Pp. 322. \$1.50.)

It would be well if every new effort for social reform could be accompanied by so useful a popular presentation of its nature as this volume of Dr. Rubinow's, which describes the elements of health insurance and untangles many of its complexities. To the thoughtful layman it will serve to make explicit the difficulties of a complex theme and so to give a basis for intelligent judgment. Herein lies its function rather than in any contribution to the theory of social insurance. It is, in addition, an appeal for the new legislation addressed to novices and to the skeptical.

A chapter on the principle of compulsion is followed by chapters on scope and extent. These grow out of the developments in Europe. The recommendation appears that the medical service of accident compensation in our American states should be taken over by the corresponding service under health insurance. This recommendation can be warmly seconded. The cost of specific occupational diseases, it is proposed, should fall to the accident compensation system. But this demands drawing a line of demarcation, which must be more or less arbitrary, and makes for difficulties which the German system is fortunate in avoiding. In-

validity, the author rightly holds, should not be dealt with under the same plan as sickness and this recommendation accords with the projects for legislation now being advanced in our country. In that case, however, an interesting question of nomenclature is revived. It will be recalled that the term "health insurance" lately adopted in this country was nowhere current until chosen by Great Britain. But the British act, unlike proposed American acts, did include invalidity along with sickness. In Germany sickness insurance and invalidity insurance are mutually exclusive both in name and character. Some day, however, we in the United States may find ourselves administering under separate acts both "health insurance" and "invalidity insurance"!

The general theory of insurance, which Dr. Rubinow holds, is that the worker has certain rights against those of the consumers of products. With him, as with the authors of a recent treatise on labor legislation, the contracting wage-earner defines the basis of social action. Here, it seems to me is a curious survival of a legalistic philosophy, the more curious indeed as the institutions and laws to be defended are in contradiction to it. Let Dr. Rubinow speak (his subject is the extension of benefits to members of the family):

The entire philosophy of social insurance is based upon the causal connection between employment and disability on one hand and between disability and unemployment on the other (p. 90). The demands of life evidently appear stronger than any theoretical constructions. A purely formal connection between the insurance of the wage-worker and that of the members of his family may be lacking, but the social advantages of utilizing the established medical organization for the benefit of the entire working population are so great that any logical inconsistency may be calmly disregarded (p. 91).

The one advantage, I have felt, that the term "social insurance" has over "workmen's insurance" is just this: that it deals with the situation of certain social groups rather than with the circumstances of a wages contract. Obviously, if the theory of insurance is to be recast then also the argument concerning the basis of contributions must be recast. A suggestion of divergence from the simpler theory of contractual losses was given in this country when the state of Washington, for example, fixed uniform indemnities for fatal industrial accidents. But Dr. Rubinow is himself on still another occasion—*e.g.*, the discussion of money benefits (p. 91)—led to argue for the interests of social groups. Should he not, therefore, enlarge the fundamental argument for insurance?

The detail of these chapters on medical, money, maternity, funeral, and optional benefits is worked out in the main clearly and convincingly. The author hopes for adequacy of treatment, and his hope, with allowance for experimental beginnings, may be warmly shared. I have long felt that we should frankly let maternity benefit stand on a separate basis. Dr. Rubinow is satisfied that we are dealing with "a physiological process" which "requires medical aid" and "produces temporary disability." "That is sufficient," he says, "to put it into the category of emergencies that a health-insurance system should deal with" (p. 117). But the peculiarity of childbearing is that not only does volition play an important and increasing role, but the coming of disability can be timed long in advance and with certainty, and the burdens of a maternity epoch are a fraction only of the general responsibilities assumed. Here is no "emergency" akin to that of pneumonia, or cancer, but a unique problem to be managed under sickness insurance for convenience and simplicity only. To hold further that maternity insurance "forms a natural sequel to legislation prohibiting wage-work to women for some definite time before and after maternity" (p. 122), remembering that the wives of insured men are also to be involved, is to hold (is it not?) that laws restricting child labor should have for a natural sequel a granting of support to those thereby deprived of employment. I am not arguing against maternity insurance, for that is a different question, but only against what seems to me to be a confused assimilation of dissimilar things.

The chapter on Bearing the Cost contains much that is incisively and persuasively put. It includes, as does the following chapter on Distribution of Cost, something upon the rationale of the workmen's burden. I cannot but believe that these chapters would do better to emphasize the fact that sickness has a very broad personal basis. If we are to hold that the worker's responsibility is nil because in his every act, unlike the rest of us, he is the victim of hereditary or environmental forces, then we might content ourselves with speaking of the desirability of democratic participation in management, or the peculiar disadvantages of minimum benefits. But, after all, how we eat, drink, sleep, and go clothed have much to do with illness and cannot wholly be laid to the door of a general society. Some of this is contained in an opinion of Mr. Dawson's which Dr. Rubinow quotes. But in an epoch when many workmen's representatives are asking that

workmen contribute nothing at all, a handbook on health insurance should as clearly define the basis of the workmen's contributions as that of the other contributions. I am personally inclined to hold further that the amount of the money benefit should stand in some relation to the size of the workman's contribution. But Dr. Rubinow believes that the workmen's contribution should be slight, slighter indeed than in any important European plan, and that the money benefit should be high. There is in these chapters a discussion of the shifting of the incidence of the burden, but it is confused and not helpful; it even lumps rents among the ultimate bearers of the cost.

With much clearness and discrimination, the concluding chapters deal with the various problems of organization and administration. They rest upon a careful study of experience in Europe and under our own compensation acts, and must be enlightening to many an American now puzzled by the complexities which the reformers bespeak for sickness insurance. Especially will benefit come to the layman who is anxious to understand the bases and to measure the limits of the financial charges. These last chapters deal with matters that long remain difficult to the student of social insurance.

The work as a whole, barring certain questions of theory or principle, which discussion in such a journal as the REVIEW may properly emphasize, is one which for its vigor, brevity, and discrimination in detail deserves a wide reading.

ROBERT F. FOERSTER.

Harvard University.

NEW BOOKS

APPLETON, H. D. *Automobile insurance. Should fire companies be authorized to give full coverage, including the person?* (Albany: The author. 1916. Pp. 12.)

BREUIL, R. *Assurances et assureurs.* (Paris: Giard & Brière. 1916. 3.50 fr.)

COWLES, W. G. *The New York standard compensation policy.* (New York: Travelers Insurance Company. 1916. Pp. 21.)

DOSKER, N. H. *Workmen's compensation law of Kentucky annotated and explained.* (Louisville: Baldwin Bk. Co. 1916. Pp. 416. \$4.50.)

DUDLEY, W. A. *Finance and life insurance; a handbook of tables and formulae, with rules and explanations.* (Mexico, Mo.: Missouri Prtg. & Pub. Co. 1916. \$5.)